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**Government of Tripura  
Department of Agriculture  
Krishi Bhawan, Agartala.**

NO.F 5.(141)- Agri(Stat)/2018-19/772-89 Dated, Agartala, the 12<sup>th</sup> July, '2018

**NOTICE INVITING TENDER (3<sup>RD</sup> CALL) FOR SUBMISSION OF BID FOR SELECTION OF  
IMPLEMENTING AGENCY (IA) FOR IMPLEMENTATION OF PRADHAN MANTRI FASAL  
BIMA YOJANA (PMFBY) IN TRIPURA DURING KHARIF 2018**

- Bids (Technical & Financial) are invited (3<sup>rd</sup> call) from insurance companies, duly empanelled in terms of para XXIII of the Operational Guidelines (OG) of Pradhan Mantri Fasal Bima Yojana (PMFBY) published by Department of Agriculture, Co-operation & Farmers welfare, Government of India, for the selection of Implementing Agency (IA) to undertake implementation of the said scheme /programme in Tripura during Kharif season, 2018.
1. This is a notice inviting bid, in "Two bid system – Physical & Financial" for selecting Implementing Agency (IA) for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif 2018 only for the crops, namely 'Aush Paddy' & 'Aman Paddy' to be notified by the Government of Tripura (GOT). The selected agency will continue implementation of the programme in Kharif, 2019 & Kharif, 2020 also.
  2. The interested empanelled companies should submit district wise and crop wise actuarial premium rates.
  3. This notice follows the Operational Guidelines (OG) of PMFBY issued by the Govt. of India (GOI), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110001 and therefore the terms maintained there on will not be repeated here. This may be downloaded from DAC site (<http://www.agricoop.nic.in>) & also from crop insurance portal [www.pmfby.gov.in](http://www.pmfby.gov.in)
  4. This will further follow the notifications/orders/clarifications etc. issued by Govt. of India (GOI) and the Govt. of Tripura (GOT) from time to time. In case, there is any conflict, the decision of the GOT will be final.
  5. Bid / Tender document is enclosed herewith which is available in the office of the undersigned with free of cost. It is also available on the website [www.agri.tripura.gov.in](http://www.agri.tripura.gov.in) and [www.tripurainfo.com](http://www.tripurainfo.com) for download.
  6. Bids should be dropped in the tender box kept in the Statistics Section, Directorate of Agriculture, Office Lane, Agartala.
  7. Pre bid meeting will be held on 16.07.18 at 3 pm in the premises of Directorate of Agriculture, Krishi Bhawan, Agartala. Interested empanelled insurance companies may attend in the same.
  8. Period of dropping of bids is 17.07.18 at 11.00 am onwards to 17.07.2018 up to 3.00 pm & bids will be opened on the same day at 4.00 pm, if possible. No tenders will be received by post/ by hand/ email/Fax.
  9. Any modification /amendment /extension of date/ change of schedule / other clauses / details of the tender will be published in the [www.agri.tripura.gov.in](http://www.agri.tripura.gov.in) and [www.tripurainfo.com](http://www.tripurainfo.com)

**On and behalf of Governor of Tripura**

Sd/ , dated, .....2018

  
**(Dr. D.P. Sarkar)**  
Director of Agriculture  
Tripura

To ..... for information.



**BID DOCUMENT FOR SELECTION OF IMPLEMENTING AGENCY (IA) FOR  
IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)  
DURING KHARIF 2018 IN THE STATE OF TRIPURA**

1. Insurance companies dully empanelled by GOI, in terms of Para XXIII of the Operational Guideline of the PMFBY are eligible to participate. The participating companies are required to submit document in support of such empanelment.
2. No Earnest Money is required.
3. Bid document is available in the office of the undersigned with free of cost. It is also available on the website [www.agri.tripura.gov.in](http://www.agri.tripura.gov.in) and [www.tripurainfo.com](http://www.tripurainfo.com) for download.
4. Bidder must not quote/ refer anything about the Premium Rates, Taxes in the Technical Bid or elsewhere, otherwise bidder will technically be disqualified even after opening of financial bid.
5. Basic Premium Rates and percentage of taxes etc. (if any) are to be quoted separately in the relevant columns of financial bid. Comparative statement will be prepared on the basis of total price (Inclusive of all taxes, if any).
6. The interested empanelled companies should submit district wise and crop wise actuarial premium rates for Kharif 2018. The same implementing agency & premium rate will be continued for Kharif 2019 & Kharif 2020. However, Threshold yield will be updated as per OGs of PMFBY.
7. The designated/empanelled companies participating in bidding have to bid the premium rates for all the crops notified by the GOT and non-compliance will lead to rejection of the bid.
8. The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the centre and state.
9. Government premium subsidy to the private empanelled insurance companies may be routed through Agricultural Insurance Company India Limited (AICIL) strictly as per OG of PMFBY.
10. Both central & state govt. may release 50% of the total estimated premium subsidy to selected IA at the beginning of crop season on the basis of business projection to be submitted by IA subject to fulfillment of General Financial Rule/ Guidelines in this matter.
11. Based on the district-wise and crop-wise actuarial premium rates quoted by the empanelled Insurance companies, the total premium amount and weighted average premium rates at cluster of districts will be worked out to arrive at L1. L1 bidder will be selected to act as IA as per OGs of PMFBY.
12. Indemnity level, Threshold yield (TY) Sum Insured (SI) etc. will be same for all insurance companies for the season.
13. Indemnity level for Aush Paddy – 90% & Aman Paddy – 90%.
14. Defined Areas/ Insurance Units: For Aush- all the blocks including agricultural areas of adjacent urban areas except Jampui hills & Ganga nagar blocks and for Aman paddy- all the GPs/ADC villages include agricultural areas of adjacent urban areas except the



GPs/ADC villages of Jampui hills and Ganga nagar blocks.

15. Only One cluster is to be notified under PMFBY during Kharif 2018 in Tripura, comprising all the eight districts, namely, North Tripura, Unakoti, Dhalai, West, Khowai, West, Sepahijala, Gomati & South Tripura.
16. For calculation of Threshold Yield two calamity year, 2016-17 & 2017-18 has been excluded in case of Aman Paddy and no calamity year has been excluded in case of Aush paddy.
17. Only one insurance company will operate in the state during Kharif 2018.
18. Seasonality discipline: as per operational guidelines, SLCCCI meeting has already been convened and below given seasonality/ cutoff dates have been decided in consultation with all the designated/empanelled insurance companies.

SL NO	Activities	Time Schedule
1.	Entry of requisite information on crop insurance portal	With in week of issuance of notification.
2.	Loaning period ( loan sanctioned/ renewed ) for loanee farmers	April 2018 to July 2018
3.	Cut-off date for receipt of proposals of farmers / debit of premium from farmers account (loanee/ non loanee)	31 <sup>st</sup> July, 2018
4.	Cutoff date for receipt of consolidated declarations / proposal of loanee farmers covered on compulsory basis and non loanee farmers covered on voluntary basis from bank branches (CBs/RRBs) to respective insurance companies and DCCBs for PACS.	With in 15 days for loanee farmers & 7 days for non loanee farmers after cut-off date.
5.	Cut-off date for receipt of declarations of farmers covered on voluntary basis from designated insurance agents to insurance companies.	With in 7 days of receipt of declaration/ premium.
6.	Cut-off date for receipt of proposal of loanee farmers covered on compulsory basis and non loanee farmers covered on voluntary basis from respective DCCBs/ Nodal banks	With in 7 days of receipt of declarations by the respective Nodal bank offices.
7.	Uploading of softcopy of the details of individual insured farmers by commercial baks/RRBs/PACS/ intermediaries	With in 15 days after cut-off date for collection of premium from farmers.
8.	Cut-off date for receipt of yield data	Aush Paddy – 30 th November, 2018 & Aman Paddy- 15 <sup>th</sup> February 2019.
9.	Processing, approval and payment of final claims based on yield data	3 weeks from receipt of yield data.



10.	Last date by which harvesting should have been done (for entering claims relating to post harvest loss)	Aush Paddy- 31 <sup>st</sup> October, 2018 & Aman Paddy- 15 <sup>th</sup> January, 2019.
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19. Per ha Sum Insured (SI) for Aush Paddy – Rs. 56,104/- & Aman Paddy - Rs. 60,921/-. It will be applicable in all the districts.
20. Government reserves the full right to cancel this bid without assigning any reason whatsoever at any stage.
21. Following stages of the crop and risk leading to crop loss are covered as per operational guideline (OGs) of the PMFBY.
- a) Prevented Sowing/Planting Risk (on notified area basis): Insured area is prevented from sowing / planting due to deficit rainfall or adverse seasonal conditions as per para XIII, OG of PMFBY
  - b) Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non preventable risks, viz. Drought, Dry Spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and lightening, storm, Hailstorm, Cyclone, etc. as per para XI, OG of PMFBY.
  - c) On Account Payment of Claims due to Mid-Season Adversity: all notified insurance unit would eligible for "on account" payment if the expected yield of the notified crops during the season is less than 50% of the threshold yield due to adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought, crop losses due to pests and diseases etc. IA should provide immediate relief to insured farmers as per para XII, OG of PMFBY.
  - d) Post Harvest losses (On Individual farm basis): Coverage is available up to a Maximum period of 14 days from harvesting for those crops which are kept in " cut & spread" condition to dry in the field after harvesting against specific perils of cyclone/ cyclonic rains & unseasonal rains as per para XIV, OG of PMFBY.
  - e) Localized Calamities (On individual farm basis): Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide and inundation affecting isolated farms in the notified area as per para XV, OG of PMFBY.
22. Coverage of farmers: i) All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. ii) All farmers availing Seasonal Agricultural Operations (SAO) loans from financial institutions, i.e, loanee farmers for the notified crops would be covered compulsorily. iii) Non loanee farmers would be covered on voluntary basis. iv) Documentary evidence of land possession certificate/ land records for all categories of farmers as the case similar to sanction of KCC will be applicable.
23. All claims will be borne by the implementing insurance company as per OGs of PMFBY.
24. Insurance company shall be responsible to settle all the admissible claims to be arised due to the conditions/ eventualities as detailed in paras XI, XII, XIV, & XV, OGs of PMFBY.
25. Loss assessment and payment of claims shall be settled in terms of the Operational Guidelines of PMFBY.
26. Weather stations (AWS/ARG) shall be as per the area delineation against the existing





AWS /ARG certified by IMD, Tripura Centre.

27. Implementing Agency (IA) should appoint loss assessor as per guideline laid down in OGs of PMFBY.
28. IA shall be responsible for payment of claims up to the ceiling as stated in para VIII.4, OGs of PMFBY.
29. Indemnity claims will be settled only on the basis of yield data furnished by the State Govt. The yield data of the above mentioned crops will be estimated at notified insurance unit level through conducting requisite number of Crop Cutting Experiments (CCE) by the Department of Agriculture and will submit to the IA as per operational guideline of PMFBY. IA should collect selected farmers list from DDA offices for co-witnessing CCE.
30. The Implementing Agency (IA) shall make adequate publicity/ awareness of the scheme in all the notified unit areas in terms of para-XVIII, OG of PMFBY. They will give list of proposed publicity plan along with modalities in the technical bid. They will have to take additional measures, if so requested by the State Government.
31. For monitoring and Supervision of the scheme the committees at state level, district level will be formed and the concerned IA will be responsible to participate.
32. The selected IA will take effective measures in respect of data entry of all requisite information in the crop insurance portal ([www.pmfby.gov.in](http://www.pmfby.gov.in))
33. Any other point left out shall be dealt in terms of the Operational Guidelines of PMFBY which may be downloaded from DAC site (<http://www.agricoop.nic.in>)
34. The selected IA should take all due effort to reach maximum number of both loanee and non loanee farmers. The insurance coverage in terms of number of farmers and hectare-age should be at least at the previous season level otherwise, insurance company shall be liable to be de-barred for next bidding in the state.
35. The selected IA should establish the credibility among the farmers through investment out of the premium savings in various welfare activities for socio-economic development of the farmers like creation of the facilities of drinking water / health care/education, farm leveling, no claim bonus, weather forecasts, common service centre's etc.
36. IA may tie up with IRDA-approved insurance intermediaries for improved coverage of non loanee farmers.
37. The selected IA should have /will open an office in the district headquarter with regular landline phone apart from mobile phone. One staff capable of to handle the calls should be regularly available in the office. The company will submit details of Office, officer, phone no. etc. before getting work order with in 7 (Seven) days after knowing the L1 at the time of bid opening.
38. The selected IA should have /will open state level office.
39. Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.
40. PMFBY is exempted from Service tax as per OGs of PMFBY.
41. The bidding process, the tender documents and the bids shall be governed by and construed in accordance with the laws of India and the competent **courts** at Agartala



shall have exclusive jurisdiction over all disputes arising, and pursuant to and/or in connection with the bidding process. Any dispute relating to bid document and bidding process will be resolved by the Sub-committee of State Level Coordination Committee on Crop Insurance (SLCCCI). Any dispute related to claims of PMFBY will be addressed by District Level Monitoring Committee of the concerned District.

42. The following information's will be available in Statistics Section, Directorate of Agriculture, Office Lane, Agartala and also may be downloaded from [www.agri.tripura.gov.in](http://www.agri.tripura.gov.in)

- a) Insurance unit wise, Threshold Yield (TY) for Kharif 2018, for notified crops.
- b) Last 10 years yield data for notified crops.

43. The technical and financial bids should be submitted in separate sealed covers both placed inside a third cover. Each cover should be super scribed as follows:

- i) TECHNICAL BID FOR PMFBY KHARIF 2018
- ii) FINANCIAL BID FOR PMFBY KHARIF 2018
- iii) BID FOR PMFBY KHARIF 2018

44. Checklist of documents to be submitted :

- i) Technical bid duly signed by authorized signatory of the company or his representative duly authorized by such signatory (Full signature)
- ii) Financial bid duly signed by authorized signatory of the company or his representative duly authorized by such signatory (Full signature)
- iii) Details of Company Profile
- iv) Date of incorporation and/or commencement of Crop Insurance Business.
- v) Proof of empanelment by GOI under PMFBY.
- vi) Bid document authenticated with seal & signature of the authorized signatory of the participating insurance company as a mark of acceptance of terms.
- vii) Proposed publicity plan of the company to improve penetration of the company will have to take additional measures if so requested by the GOT.
- viii) List of welfare activities the company desires to do if it is finally selected for Kharif 2018.
- ix) Name, designation, seal, email ID, phone, mobile no. of authorized signatory.
- x) Performance of the company in crop insurance in recent years showing level of penetration among loanee and non loanee farmers and timely claim settlement.
- xi) Declaration on authorized channel partner/ insurance intermediaries.

**(Photo copy / Scanned copies of self attested documents are to be attached & original documents should be produced at the time of opening of technical bid)**

45. a) Date and Time Schedule

Sl No.	Particulars	Date & Time
1	Date of Pre-Bid Meeting at Krish Bhawan, Agartala, Department of Agriculture, Govt. of Tripura.	16.07.18 at 3 pm.
2	Bid Submission Starting date & time	17.07.18 at 11 am on wards
3	Bid submission closing date & time	17.07.18 at 3.00 pm

4	Technical Bid Opening	17.07.18 at 4.00 pm
5	Financial Bid Opening	After technical Bid Opening

- b) Technical bid (Annexure-I)
- c) Financial bid (Annexure-II)
- c) District wise expected area insured & sum insured (Annexure-III)
- d) Govt. notification regarding declaration of calamity year 2016-17 for Aman paddy. ( Annexure-IV)

46. Over writing/use of correcting fluids in the tender/bid document will not be accepted.



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**Technical Bid Format**

1. Details of the Company profile:
  - A) Name of the Bidding Firm:
  - B) Address of the Corporate Headquarter:
  - C) Details of individual(s) who will serve as the point of contact:
    - i) Name :
    - ii) Designation
    - iii) Company:
    - iv) Address:
    - v) Telephone number:
    - vi) E-mail Address:
    - vii) Fax number:
  - D) Particulars of the Bidder/Authorized signatory of the bidder:
    - i) Name:
    - ii) Designation:
    - iii) Company:
    - iv) Address:
    - v) Telephone number:
    - vi) The following documents are to be submitted in Technical bid.
2. Date of incorporation and/or commencement of crop insurance business.
3. Proof of empanelment by GOI under PMFBY.
4. Bid document authenticated with seal & signature of the authorized signatory of the participating insurance company as a mark of acceptance of terms.
5. Proposed publicity plan of the company to improve penetration (the company will have to take additional measures if so requested by the GOT).
6. List of welfare activities the company desires to do if it is finally selected for kharif 2018.
7. Name, designation, seal, email ID, phone, mobile no. of authorized signatory.
8. Performance of the company in crop insurance in recent years showing level of penetration among loanee and non loanee farmers and timely claim settlement.
9. Declaration on authorized channel partner/ insurance intermediaries.

**(Photo Copy/ Scanned copies of self attested documents are to be attached & Original documents should be produced at the time of opening of technical bid)**

**DECLARATION**

I/We hereby accept all the terms and conditions as mentioned in this Notice Inviting Bid.

Signature of the bidder/authorized signatory of the bidder with date & seal  
(Name in Block Letters)





**Financial Bid Format**

From (Name &amp; Address of the Bidder)

To.....

Dear Sir,

Sub: Financial Bid for implementation of the PMFBY in the .....State of Tripura for Kharif 2018.

With reference to your tender document dated , I/We,....., here by submit my/our financial bid for the award of the contract(s) for the implementation of the PMFBY in the .....state, for Kharif 2018 as per terms and condition of the tender document for the selection of implementing agency

1. We hereby submit our financial bid, which is unconditional and unqualified. We have examined the tender documents.
2. We acknowledge that State Govt. will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the designated/ empanelled insurance companies by DAC & FW for the award of the implementation of the PMFBY in the state. We certify that all information provided in the Financial Bid is true and best to the knowledge of the company.
3. We shall make available to the State Govt. any clarification it may find necessary or require to supplement or authenticate the facts & figures in Financial Bids.
4. We acknowledge and declare that the state govt. is not obliged to return the financial bids, other than in accordance with the provisions set out in the Tender Documents.
5. We are quoting the following Premium Rates district wise, crop-wise for the following Clusters:

Cluster	District	Crops	Expected Area Insured ( in ha)	Expected Sum Insured ( in Rs.)	Premium rate (%)		
					Basic premium rate (%)	Tax , if any (%)	Total (%)

(Note: Rate quoted both in figures and words)

6. We acknowledge, confirm and undertake that we have an adequate reinsurance support to safeguard the interest of the farmers, state govt. and central govt.
7. We agree and undertake to abide by all the terms and conditions of the tender document and OGs of PMFBY.

8. This bid shall be governed by and construed in all respects according to the laws for the time being in force in India. The competent courts at state capital of Tripura State will have exclusive jurisdiction in the matter.

I/ We submit this Financial Bid under and in accordance with the terms of the tender documents.

Signature of the bidder or authorized signatory of the bidder with date & seal

(Name in Block letters)

A handwritten signature in black ink, consisting of stylized initials and a horizontal line below them.A handwritten signature in black ink, identical to the one above, consisting of stylized initials and a horizontal line below them.



## Expected Area &amp; Sum Insured (SI) for Kharif 2018-19

Name of District	Expected Area Insured (In Ha)			Expected Sum Insured (In Rs)		
	Aush	Aman	Total	Aush	Aman	Total
North Tripura	1800	3200	5000	100987200	194947200	295934400
Unokoti	770	3230	4000	43200080	196774830	239974910
Dhalai	1300	2500	3800	72935200	152302500	225237700
Khowai	300	3000	3300	16831200	182763000	199594200
West Tripura	180	4900	5080	10098720	298512900	308611620
Sepahijala	150	6000	6150	8415600	365526000	373941600
Gomati	200	5870	6070	11220800	357606270	368827070
South Tripura	300	6300	6600	16831200	383802300	400633500
State	5000	35000	40000	280520000	2132235000	2412755000

GOVERNMENT OF TRIPURA  
DEPARTMENT OF AGRICULTURE  
KHRISHI BHAWAN

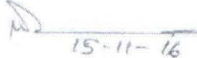
No. F. 5(139) – Agri. (Stat)/2015-16/2673-74

Dated, the 16/11/2016.

**NOTIFICATION**


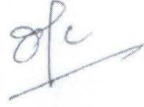
The Aman Paddy, being the notified crop under Pradhan Mantri Fasal Bima Yojana (PMFBY), have faced crop damage due to flood and inundation caused by heavy rainfall w.e.f. 6<sup>th</sup> November'2016.

The State Government, therefore, notifies this as a mid-season adversity in the entire notified area of PMFBY during Kharif and asks the Reliance General Insurance Company Limited (RGICL), to start survey of damaged crop area of the farmer under coverage of PMFBY.

  
15-11-16  
(R. DEBBARMA)  
Deputy Secretary  
to the Government of Tripura.

To:-

- 1) The Govt. Business Manager – East, Reliance General Insurance Company Limited (RGICL), 8<sup>th</sup> floor Himalaya House, 38 B.J.L Nehru Road, Kolkata, 700071 for information.
- 2) The Manager, Tripura Government Press, Agartala for publication in a extra ordinary issues of Tripura Gazette.

  
  
15-11-16  
(R. DEBBARMA)  
Deputy Secretary  
to the Government of Tripura.